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ABSTRACT

A system and method are disclosed for providing authorization and other services. In a preferred embodiment, an authorization service is defined that includes both a messaging specification and a set of rules that govern its use. A first customer wishing to use the authorization service prepares a request that complies with the service's messaging specification and transmits it to a first participant. The first participant transmits the request to a second participant which processes the request according to authorization information provided by a second customer and rules that have been specified for the service. The second participant then prepares a response that complies with the service's messaging specification.